

A STUDY OF THE RURAL BANKING SYSTEM  
IN GUJARAT

A Thesis Submitted to  
The M.S. University of Baroda  
for the Award of the Degree of

DOCTOR OF PHILOSOPHY

IN  
BANKING AND BUSINESS FINANCE

By

DILIP K. CHELLANI  
LECTURER IN BANKING

UNDER THE SUPERVISION OF

Dr.(Mrs.) B.H. Elavia  
RBI Professor of Banking And Head

DEPARTMENT OF BANKING AND BUSINESS FINANCE  
FACULTY OF COMMERCE  
M.S. UNIVERSITY OF BARODA,  
BARODA - 390002 INDIA

NOVEMBER 1991

DEPARTMENT OF BANKING AND BUSINESS FINANCE



Tel : 328673

Ref. No. FC/

FACULTY OF COMMERCE

LOKMANYA TILAK ROAD

BARODA-390 002

Date : 30/11/91

CERTIFICATE

This is to certify that the Ph.D. thesis entitled  
"A STUDY OF THE RURAL BANKING SYSTEM IN GUJARAT",  
submitted by Shri Dilip K. Chellani, has been  
carried out under my supervision and guidance and  
that this work has not been submitted any where else  
for any Degree.

*B.H. Elavia*

Dr.(Mrs.) B.H. Elavia  
Guide, RBI Professor and Head  
Department of Banking and  
Business Finance.